

United States Bankruptcy Court
Eastern District of Virginia
701 East Broad Street
Richmond, VA 23219

Case Number 11-35072-KLP
Chapter 13

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Steve Carlton Mason
418 Seabury Avenue
Sandston, VA 23150

Last four digits of Social-Security or Individual Taxpayer-Identification (ITIN) No(s)., (if any):

Debtor: xxx-xx-7719

Employer Tax-Identification (EIN) No(s).(if any):

Debtor: NA

**DISCHARGE OF DEBTOR AFTER COMPLETION
OF CHAPTER 13 PLAN**

It appearing that the debtor is entitled to a discharge,

IT IS ORDERED:

Steve Carlton Mason is granted a discharge under section 1328(a) of title 11, United States Code, (the Bankruptcy Code).

FOR THE COURT

Dated: September 25, 2013

William C. Redden, CLERK

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 13 CASE

This court order grants a discharge to the person named as the debtor after the debtor has completed all payments under the chapter 13 plan. It is not a dismissal of the case.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 13 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt is provided for by the chapter 13 plan or is disallowed by the court pursuant to section 502 of the Bankruptcy Code.

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 13 bankruptcy case are:

- a. Domestic support obligations;
- b. Debts for most student loans;
- c. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- d. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle while intoxicated;
- e. Debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual (in a case filed on or after October 17, 2005);
- f. Debts provided for under section 1322(b)(5) of the Bankruptcy Code and on which the last payment is due after the date on which the final payment under the plan was due;
- g. Debts for certain consumer purchases made after the bankruptcy case was filed if prior approval by the trustee of the debtor's incurring the debt was practicable but was not obtained;
- h. Debts for most taxes to the extent not paid in full under the plan (in a case filed on or after October 17, 2005); and
- i. Some debts which were not properly listed by the debtor (in a case filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Eastern District of Virginia

In re:
 Steve Carlton Mason
 Debtor

Case No. 11-35072-KLP
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0422-7

User: ramirez-1
 Form ID: B18W

Page 1 of 2
 Total Noticed: 13

Date Rcvd: Sep 25, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 27, 2013.

db
 10623763 +Steve Carlton Mason, 418 Seabury Avenue, Sandston, VA 23150-2214
 10623768 +Bank Of America, N.A., 450 American St, Simi Valley, CA 93065-6285
 10623768 +Nissan Motor Acceptanc, Po Box 660360, Dallas, TX 75266-0360
 10653659 Nissan Motor Acceptance, POB 660366, Dallas, TX 75266-0366
 10837805 +Seterus, Inc. as servicer for Federal, National Mortgage Association,
 3415 Vision Drive, OH4-7126, Columbus, OH 43219-6009
 10887363 +The Debt Law Group, PLLC, 11357 Nuckols Road Suite 145, Glen Allen, VA 23059-5504

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

10637551 EDI: PHINAMERI.COM Sep 26 2013 01:48:00 Americredit Financial Services, Inc., PO Box 183853,
 Arlington TX 76096
 10623762 +EDI: PHINAMERI.COM Sep 26 2013 01:48:00 Americredit, Po Box 181145,
 Arlington, TX 76096-1145
 10623766 +EDI: HFC.COM Sep 26 2013 01:53:00 HSBC Card Services, Attn: Bankruptcy, PO Box 80084,
 Salinas, CA 93912-0084
 10623765 +E-mail/Text: bankruptcy.notices@hdfsi.com Sep 26 2013 02:19:41 Harley Davidson Financial,
 222 W Adams, Chicago, IL 60606-5307
 10807387 EDI: MERRICKBANK.COM Sep 26 2013 01:53:00 Merrick Bank, c/o Resurgent Capital Services,
 PO Box 10368, Greenville, SC 29603-0368
 10623767 +EDI: MERRICKBANK.COM Sep 26 2013 01:53:00 Merrick Bk, Po Box 9201,
 Old Bethpage, NY 11804-9001
 10623769 EDI: SEARS.COM Sep 26 2013 01:48:00 Sears/cbna, 133200 Smith Rd, Cleveland, OH 44130-0000
 TOTAL: 7

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Americredit Financial Services, Inc.
 cr Bank of America, N.A., successor by merger to BAC
 cr Seterus, Inc., servicer for Federal National Mortg
 cr* ++AMERICREDIT, PO BOX 183853, ARLINGTON TX 76096-3853
 (address filed with court: AmeriCredit Financial Services, Inc., PO Box 183853,
 Arlington, TX 76096)
 11162025* Nissan Motor Acceptance Corporation, PO Box 660366 Dallas TX 75266-0366
 10623764 ##+Deborah L. Mason, 405 Rossi Way, Pensacola, FL 32506-5537

TOTALS: 3, * 2, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
 will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
 debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
 shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security
 Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the
 bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 27, 2013

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
 system on September 25, 2013 at the address(es) listed below:

Eric David White on behalf of Creditor Bank of America, N.A., successor by merger to BAC Home
 Loans Servicing, L.P., fka Countrywide Home Loans Servicing, L.P. ewhite@siwpc.com,
 mfreeman@siwpc.com;klane@siwpc.com;bJordan@siwpc.com;jmuncy@siwpc.com;drubin@siwpc.com;ecfval@siw
 pc.com;ecfva2@siwpc.com;ecfva3@siwpc.com;bJordan@siwpc.com;
 Kelly R Gring on behalf of Creditor Seterus, Inc., servicer for Federal National Mortgage
 Association kgring@glasserlaw.com
 Linda D. Jennings on behalf of Debtor Steve Carlton Mason ldjennings.legal@gmail.com,
 thedebtlawgroupmail@gmail.com;kimberlyajenkins@gmail.com

District/off: 0422-7

User: ramirez-1
Form ID: B18W

Page 2 of 2
Total Noticed: 13

Date Rcvd: Sep 25, 2013

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

Robert E. Hyman station08@ricva.net,
notices@access13.com;station03@ricva.net;station05@ricva.net;station06@ricva.net;station07@ricva.
net;station10@ricva.net;station09@ricva.net;station16@ricva.net;station11@ricva.net;station12@ric
va.net;stat
Sara A. John on behalf of Creditor Americredit Financial Services, Inc. sara_john@epspc.com
TOTAL: 5